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INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT

Date Submitted: December 14, 2007

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## Complete if Known

Application Number	10/736,399
Filing Date	12/15/2003
First Named Inventor	David N. Voth
Art Unit	3624
Examiner Name	To be determined

Attorney Docket Number

037607-0234

## U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Document		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Document Number	Number-Kind Code <sup>2</sup> (if known)			
A1	7,146,337	B1		12-05-2006	Ward et al.	
A2	6,823,319	B1		11-23-2004	Lynch et al.	
A3	6,671,673			12-30-2003	Baseman, et al.	
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A6	6,609,109			08-19-2003	Bradley et al.	
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<b>Examiner Name</b>	To be determined

**U.S. PATENT DOCUMENTS**

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Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Application Document	Filing Date of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Serial Number-Kind Code <sup>2</sup> (if known)			

## FOREIGN PATENT DOCUMENTS

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		Document Number					
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**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>6</sup>
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	A162	FANNIE MAE, "Fannie Mae Unveils MORNETPlus on the Web; Lenders Can Now Access Automated Underwriting and Other Mortgage Transaction Services on Fanniema.com," Press Release, March 23, 2000, 2 pgs., Fannie Mae, USA	
	A163	FANNIE MAE, "Fannie Mae Announces MORNETPlus Connections; Now Provides Lenders with Access to the Largest Network of Service Providers on the Web for Appraisals, Flood Certificates, Title Insurance and Closing, and Escrow Services," Press Release, April 18, 2001, 3 pgs., Fannie Mae, USA	
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	A165	RAINES FRANKLIN D., "Statement by Franklin D. Raines Chairman and CEO of Fannie Mae, Speech at 2003 Fannie Mae eBusiness Forum," September 17, 2003, 6 pgs, Fannie Mae, USA	
	A166	OBJECT MANAGEMENT GROUP, "Fannie Mae", CORBA Banking/Finance, September 17, 2001, 2 pgs, Object Management Group, Needham, MA, USA	
	A167	SMITH TOM, "E-Commerce Holds Keys to Home Ownership: Fannie Mae drives hug volumes of mortgage business to its e-marketplace," Internetweek.com, Undated, 5 pgs., Internetweek.com, USA	
	A168	SMITH TOM , "Fannie Mae Ramps up Web Apps: Q&A with Julie St. John , Executive Vice President and Chief Technology Office and Michael Williams President of Fannie Mae e-Business," Internetweek.com, Undated, 11 pgs., Internetweek.com, USA	
	A169	SUN, " Success on Sun: Software Development Case Study Federal National Mortgage Association (Fannie Mae)," March 1995, 10 pgs, Sun, USA	
	A170	RAINES FRANKLIN D., " Speech by Franklin D. Raines Chairman and CEO of Fannie Mae, Fannie Mae and the Mortgage Industry in the E-Commerce Age," May 8, 2000, 20 pgs., Fannie Mae, USA	
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	A173	REASA Real Estate Automated Service Associates, LLC website materials ( <a href="http://www.reasa.com">www.reasa.com</a> )	
	A174	FANNIE MAE, "Delivering Loans for MBS", 1996, 138 pages, Fannie Mae, Washington, DC, USA	
	A175	FANNIE MAE, "Guide to Underwriting with Desktop Underwriter", October 1997, 152 pages, Verison 4.0, Fannie Mae, Washington, DC, USA	

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Date Submitted: December 14, 2007

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7

of

7

## Complete if Known

Application Number	10/736,399
Filing Date	12/15/2003
First Named Inventor	David N. Voth
Art Unit	3624
Examiner Name	To be determined

Attorney Docket Number

037607-0234

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	A176	FANNIE MAE, "MORNET MBS Pool Submission System User's Guide", September 1998, 259 pages, Version 5.3, Fannie Mae, Washington, DC, USA	
	A177	FANNIE MAE, "Making Good Delivery A Guide to Delivering Loans for Cash and MBS", 1994, 121 pages, Fannie Mae, Washington, DC, USA	
	A178	FANNIE MAE, "MORNET Cash Delivery System User's Guide", November 1997, 177 pages, Version 2.6, Fannie Mae, Washington, DC, USA	
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	A180	FANNIE MAE, "MORNET Manager User's Guide", November 1998, 187 pages, Version 3.0, Fannie Mae, Washington, DC, USA	
	A181	FANNIE MAE, "MORNET Servicing Support System User's Guide", December 1998, 370 pages, Fannie Mae, Washington, DC, USA	
	A182	FANNIE MAE, "Selling", June 30, 2002, 168 pgs, Fannie Mae, USA	
	A183	FANNIE MAE, "Investor Accounting: Cash", 1996, 132 pages, Fannie Mae, Washington, DC, USA	
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	A186	Laser Overview, May 1993, chapters 1-18	

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